



UNDERSTAND. SERVICE. INNOVATE.

PEP INSURANCE PROPOSAL

Prepared for:

City of Willoughby Hills, Ohio

Policy Period: October 1, 2016 to October 1, 2017

Presented by: Rob Beglin, Vice President

Date Prepared: October 19, 2016

This is a coverage summary, not a legal contract. This summary is provided to assist in your understanding of your insurance program. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss. Specimen copies of all policies are available for review prior to the binding of coverage.

Higher limits and additional coverage may be available. Please contact us if you are interested in additional quotes.

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About USI

THE POWER OF ONE

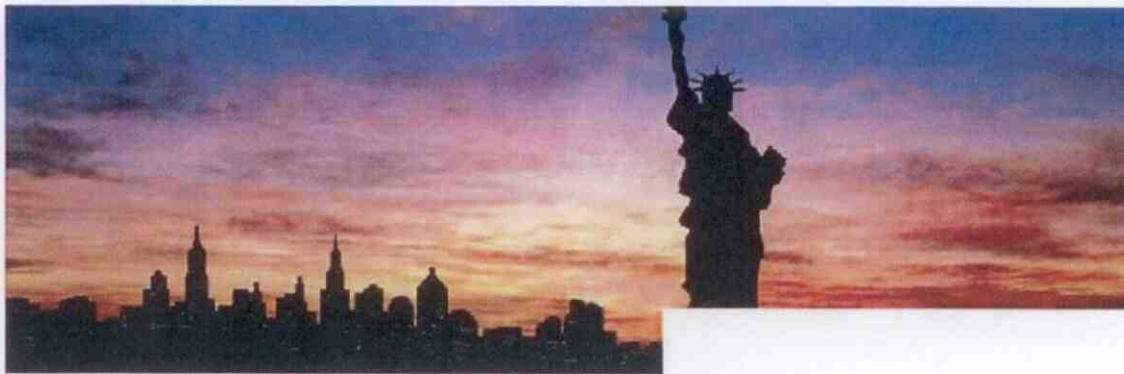
*What makes USI different from other
traditional brokers and consultants?*



A single source.

One point of contact. One service administrator.
One source for all of your insurance and financial services.

USI's unique delivery design gives you unparalleled single-source access to a complete array of linked solutions from our nationwide network of strategic partnerships – and a corresponding, cohesive service program that is not just convenient, but responsive to your risk management profile.



Public Entities

With a long history of partnering with public entities, USI understands that risk management in the public sector is not the same as risk management in the private sector.

Effectively managing risk in the public sector requires the assistance of a special broker who understands the distinct exposures of public entities and one who can work with you in developing a program that best meets your needs.

Making sound decisions regarding loss control and risk financing requires balancing the often-conflicting objectives of maintaining a desirable tolerance of risk while still meeting obligations to provide services, and doing so within a limited budgeting horizon and under what can sometimes be a great deal of political scrutiny.

USI is prepared to assist you with all your risk management needs whether you are a State, County, City Government, Town or Township, School District or Special Purpose District.

PRODUCTS

- Property Insurance Coverage
- Broad Form Commercial Property including Business Income
- Commercial Inland Marine
- Boiler and Machinery
- Commercial Crime
- Commercial Automobile
- Garage
- Ocean Marine
- Aviation

LIABILITY INSURANCE COVERAGE

- Commercial General Liability
- Workers Compensation and Employers Liability
- Fiduciary Liability
- Medical Professional Liability
- Environmental Impairment Liability
- Airport Liability
- Excess and Umbrella Liability

SPECIAL LIABILITY COVERAGE

- Public Officials Liability
- Police Professional Liability
- Educators Legal Liability
- Contracts or Suretyships
- Public Official Bonds

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Pool Administration

Administrator

York Risk Services Inc.
29200 Northwestern Highway, Suite 300
Southfield, MI 48034
Direct Number: 800-367-4818
Fax Number: 248-358-2276
Underwriter: Pete Brunett

Pool Attorney

Jenks, Surdyk & Cowdrey Co. LPA
130 W. Second Street
Dayton, OH 45402
Direct Number: 937-222-2333

Claims Service

Public Entity Risk Services of Ohio (PERSO)
Direct Number: 866-907-3776
Fax Number: 614-729-6049
E-Mail: Deborah.henry@persopool.com

Loss Control

Public Entity Risk Services of Ohio (PERSO)
Direct Number: 866-907-3776
Greg Songer, Specialist: Greg.songer@persopool.com
Mike Boyd, Specialist: Mike.boyd@persopool.com

Auditing

Plante & Moran, PLLC
1111 Michigan Avenue
East Lansing, MI 48823
Kevin Krause Kevin.krause@plantemoran.com

Service Team

Sales Executive

Your **Sales Executive** is **Rob Beglin**

Direct Number: 937-913-1320

Fax Number: 866-972-7405

E-Mail: Rob.beglin@usi.biz

Account Executive

Your **Account Executive** is **April Valenti**

Direct Number: 937-913-1329

Fax Number: 866-972-4838

E-Mail: April.valenti@usi.biz

Account Manager

Your **Account Manager** is **Shannon A Caudill**

Direct Number: 937-913-1307

Fax Number: 866-869-1297

E-Mail: Shannon.Caudill@usi.biz

Assistant Account Manager

Your **Assistant Account Manager** is **Alicia Haber**

Direct Number: 937-913-1331

Fax Number: 866-972-5136

E-Mail: Alicia.haber@usi.biz

Assistant Account Manager

Your **Assistant Account Manager** is **Melinda McNabb**

Direct Number: 937-913-1324

Fax Number: 866-969-1297

E-Mail: Melinda.mcnabb@usi.biz

Property

Company: Public Entities Pool of Ohio

Policy Term: 10/1/2016 to 10/1/2017

Property	Limit	Valuation	Deductible
Blanket Building	\$13,015,935	Replacement Cost	\$ 1,000
Blanket Personal Property	\$ 3,528,242	Replacement Cost	\$ 1,000
Flood Limit	\$1,000,000		\$50,000
Earthquake Limit	\$1,000,000		\$50,000
Special Conditions			
<ul style="list-style-type: none"> No Blanket Personal Property at locations with no limit shown Exclusions: Any City owned property not listed on the property schedule Flood / Earthquake Coverage – Excludes Zones A & AV 			

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.

Property - continued

Description	Limit
Accounts Receivable	\$250,000
Animal Mortality	\$10,000
Arson Reward	\$5,000
Backup of Sewers/Drains and Surface Water	\$25,000
Building Materials and Supplies	\$10,000
Data Processing Equipment	\$250,000
Debris Removal	\$250,000
Earnings	\$100,000
Error or Omissions	\$500,000
Extra Expense	\$250,000
Fire Department Service Charge	Actual Cost
Fire Extinguishing Systems	Actual Cost
Money & Securities	\$10,000
Newly Acquired Buildings	
• Buildings	\$2,000,000
• Business Personal Property	\$1,000,000
Off Premises Power Failure	\$25,000
Ordinance or Law (Building Codes)	\$250,000
Outdoor Property (included: trees, shrubs, plants)	\$1,000 Per Any One/\$100,000 Max
Paved Surfaces	\$50,000
Pollutant Cleanup	\$100,000
Preservation of Property	\$250,000
Property In Transit	\$100,000
Rental Income	\$100,000
Temporary Storage Location	\$250,000
Transit	\$100,000
Valuable Papers & Records	\$250,000

Boiler & Machinery

Description	Limit
Limit	\$16,544,177
Deductible	\$1,000 Water & Sewer / \$1,000 All Other Covered Equipment
Ammonia Contamination	\$250,000
Business Income	\$100,000
Data or Media	\$250,000
Defense	Actual Cost
Error in Description	\$500,000
Expediting Expense	\$250,000
Newly Acquired Locations	\$2,000,000
Ordinance or Law	\$250,000
Service Interruption	\$250,000
Spoilage	\$250,000
Power Generating Equipment	EXCLUDED

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.

Electronic Data Processing (EDP)

Description	Limit
Blanket Hardware Limit	\$676,000
Extra Expense	\$20,000
Newly Acquired Locations	\$100,000
Cyber Liability	\$11,000,000
Computer Virus	\$25,000
Deductible	\$1,000

*****Note:** Cyber Liability Breach Expense – Optional coverage available from \$50,000 occurrence/\$50,000 annual aggregate limit up to \$250,000/\$250,000 for an additional contribution.

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.

Miscellaneous Property

Description	Limit
Miscellaneous Scheduled Property	\$1,127,255
Miscellaneous Unscheduled Property	\$1,212,180
Rented/Borrowed Equipment Limit	\$75,000
Rental Reimbursement	\$500 Per day/\$25,000 Per year
Newly Acquired Property	\$100,000
Deductible	\$1,000

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.

Casualty Coverage Third Party Legal Liability (General Liability)

Description	Limit
Each Occurrence	\$11,000,000
Aggregate	None
Deductible	Nil
Employee Benefits Liability	\$1,000,000
Employee Benefit Deductible	\$1,000
Injunctive Relief	\$50,000
Broad Legal Defense	\$5,000/\$5,000 aggregate
Premises Medical Expense	\$10,000
Premise Medical Expense Policy Limit	None
Legal Liability – Real & Personal Property	Included
Sewer Backup Pollution Liability	\$1,000,000/\$1,000,000 aggregate
Anti-Skid Material Pollution Coverage	Included
Chlorine Pollution (only if applicable)	Included
Underground Storage Tank Pollution	\$55,000/\$55,000 aggregate

Coverage Extensions	Limit
Explosion, Collapse & Underground Hazard	Included
Independent Contractor's Liability	Included
Personal/Advertising Liability	Included
Host Liquor Liability	Included
Employer's Liability – Stop Gap	Included
Employer's Liability – Stop Gap Aggregate	None
Fellow Employee Liability	Included
Special Events Liability	Included
Good Samaritan Coverage	Included
Non-Owner & Hired Auto Liability	Included
Cyber Liability	Included

Auto Liability & Physical Damage

Description	Limit
Limit Each Occurrence	\$11,000,000
Deductible	Nil
Medical Payments	\$10,000
Uninsured/Underinsured Motorists	\$100,000
Aggregate Limit	* None
Auto Physical Damage	\$1,000 Comp/\$1,000 Coll.
Impound Lot Limit	\$30,000 Per Car
Impound Lot Deductibles	\$500 Comp/\$500 Coll.
Rental Reimbursement	\$500 Per Day / \$25,000 Per Year
Rental Vehicle Agreement	\$2,500 Per expense
Vehicle Lease Gap	\$10,000

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.

Law Enforcement Liability (Police Professional)

Coverage Extensions	Limit
Limit Each Occurrence	\$11,000,000
Deductible	\$5,000
Aggregate Limit	None
Retroactive Date	10/1/2015

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.

Wrongful Acts Coverage (Public Officials)

Coverage Extensions	Limit
Limit Each Occurrence	\$11,000,000
Deductible	\$5,000
Aggregate Limit	None
Retroactive Date	07/17/2005

Coverage Extensions	Limit
Employment Practices Liability	Included
Zoning Liability	Included

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.

Premium Summary

Coverage	Proposed Premium
General Liability	\$14,027
Auto Liability	\$5,860
Law Enforcement Liability	\$3,598
Public Officials Liability	\$2,413
Auto Physical Damage	\$10,443
Property/Boiler & Equipment	\$22,735
Excess Liability	\$13,377
TOTAL	\$72,453

Payment Terms:

- Annual Payment
- Premium due upon receipt of invoice

Note: This is a coverage summary, not a legal contract. This summary is provided to assist in your understanding of your insurance program. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss. Specimen copies of all policies are available for review prior to the binding of coverage.

In evaluating your exposure to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as your beginning new operation, hiring employees in new states, buying additional property, etc., please let us know so proper coverage(s) can be discussed.

Higher limits may be available. Please contact us if you would like a quote for higher limits.

USI Disclosures

INFORMATION CONCERNING OUR FEES: As a licensed insurance producer, USI is authorized to confer with or advise our clients and prospective clients concerning substantive benefits, terms or conditions of insurance contracts, to sell insurance and to obtain insurance coverages for our clients. Our compensation for placement of insurance coverage, unless otherwise specifically negotiated and agreed to with our client, is customarily based on commission calculated as a percentage of the premium collected by the insurer and is paid to us by the insurer. We may also receive from insurers and insurance intermediaries (which may include USI affiliated companies) additional compensation (monetary and non-monetary) based in whole or in part on the insurance contract we sell, which is contingent on volume of business and/or profitability of insurance contracts we supply to them and/or other factors pursuant to agreements we may have with them relating to all or part of the business we place with those insurers or through those intermediaries. Some of these agreements with insurers and/or intermediaries include financial incentives for USI to grow its business or otherwise strengthen the distribution relationship with the insurer or intermediary. Such agreements may be in effect with one or more of the insurers with whom your insurance is placed, or with the insurance intermediary we use to place your insurance. You may obtain information about the nature and source of such compensation expected to be received by us, and, if applicable, compensation expected to be received on any alternative quotes pertinent to your placement upon your request.

USI Privacy Notice

Our Privacy Promise to You

USI provides this notice to you, our customer, so that you will know what we will do with the personal information, personal financial and health information (collectively referred to as the "protected information") that we may receive from you directly or receive from your health care provider or receive from another source that you have authorized to send us your protected information. We at USI are concerned about your privacy and assure you that we will do what is required of us to safeguard your protected information.

What types of information will we be collecting?

USI collects information from you required both for our business and pursuant to regulatory requirements. Without it, we cannot provide our products and services for you. We will be collected protected information about you from:

- Applications or other forms, such as name, address, Social Security number, assets and income, employment status and dependent information;
- Your transactions with us or your transactions with others, such as account activity, payment history, and products and services purchased;
- Consumer reporting agencies, such as credit relationships and credit history. These agencies may retain their reports and share them with others who use their services;
- Other individuals, businesses and agencies, such as medical and demographic information; and
- Visitors to our websites, such as information from on-line forms, site visitorship data and on-line information collection devices, commonly called "cookies."

What will we do with your protected information?

The information USI gathers is shared within our company to help us maximize the services we can provide to our customers. We will only disclose your protected information as is necessary for us to provide the insurance products and services you expect from us. USI does not sell your protected information to third parties, nor does it sell or share customer lists.

We may also disclose all of the information described above to third parties with which we contract for services. In addition, we may disclose your protected information to medical care institutions or medical professionals, insurance regulatory authorities, law enforcement or other government authorities, or to affiliated or nonaffiliated third parties as is reasonably necessary to conduct our business or as otherwise permitted by law.

Our Security Procedures

At USI, we have put in place the highest measures to ensure the security and confidentiality of customer information. We will handle the protected information we receive by restricting access to the protected information about you to those employees and agents of ours who need to know that information to provide you with our products or services or to otherwise conduct our business, including actuarial or research studies. Our computer database has multiple levels of security to protect against threats or hazards to the integrity of customer records, and to protect against unauthorized access to records that may harm or inconvenience our customers. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to safeguard all of your protected information.

Our Legal Use of Information

We retain the right to use ideas, concepts, know-how, or techniques contained in any nonpublic personal information you provide to us for our own purposes, including developing and marketing products and services.

Your Right to Review Your Records

You have the right to review the protected information about you relating to any insurance or annuity product issued by us that we could reasonably locate and retrieve. You may also request that we correct, amend or delete any inaccurate information by writing to us at the above address.